Case 15-33434 Doc 1 Filed 09/30/15 Entered 09/30/15 16:28:58 Desc Main Document Page 1 of 42

31 (Official Form 1)(04/13)		United S Nor		Bankı District						Volunt	ary Petition
Name of Debtor (if individ Nelson, Thomas T.	lual, ente	r Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								Joint Debtor i trade names)	n the last 8 years:		
Last four digits of Soc. Sec. (if more than one, state all) xxx-xx-3307	. or Indiv	idual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	r Individual-T	axpayer I.D. (IT)	IN) No./Complete EIN
Street Address of Debtor (N 11626 B Church Ro Yorkville, IL		treet, City, a	nd State)	:	ZIP Code		Address of	Joint Debtor	(No. and Stro	eet, City, and Sta	te): ZIP Code
				Г	60560						ZIP Code
County of Residence or of t Kendall	the Princ	ipal Place of	Business	:		Count	y of Reside	ence or of the	Principal Pla	ce of Business:	·
Mailing Address of Debtor	(if differ	ent from stre	et addres	s):		Mailir	ng Address	of Joint Debt	tor (if differen	t from street add	ress):
				Г	ZIP Code	:					ZIP Code
Location of Principal Assets (if different from street addr											
Type of De					of Business	;				tcy Code Under	
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Sing in I Rail Stoc			th Care Bulle Asset Rel U.S.C. § 1 road kbroker amodity Broking Bank	siness eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	apter 15 Petition a Foreign Main I apter 15 Petition a Foreign Nonma	for Recognition Proceeding for Recognition	
Chapter 15 Debtors Country of debtor's center of main interests:			unde	Tax-Exe	the United S	e) zation tates	defined		(Check onsumer debts,	for	Debts are primarily business debts.
Filing	Fee (Ch	eck one box)		Check	one box:	1	Chap	ter 11 Debto	rs	
■ Full Filing Fee attached □ Filing Fee to be paid in inst attach signed application for debtor is unable to pay fee Form 3A. □ Filing Fee waiver requested attach signed application for	or the cour except in d (applicat	t's consideration installments. Reported to chapter 2	on certifyin Rule 1006(7 individua	ng that the b). See Offic als only). Mu	ial Check Check Check Check Check Check Check Check	Debtor is not if: Debtor's aggrare less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (color boxes: ag filed with of the plan w	ness debtor as on ntingent liquida amount subject this petition.	ated debts (excl	.S.C. § 101(51D). luding debts owed to	to insiders or affiliates) ry three years thereafter). s of creditors,
Statistical/Administrative ☐ Debtor estimates that fu ☐ Debtor estimates that, af there will be no funds an	nds will fter any e	be available exempt prope	erty is exc	cluded and	administrat		es paid,		THIS	SPACE IS FOR CO	OURT USE ONLY
Estimated Number of Credi] 00-	200- 1] 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$5	100,001 to 500,000	\$500,001 \$ to \$1 t] 61,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
	100,001 to 500,000	\$500,001 \$ to \$1 t	31,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Nelson, Thomas T. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Joseph P. Doyle September 29, 2015 Signature of Attorney for Debtor(s) (Date) Joseph P. Doyle 6277393 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

Name of Debtor(s):

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Thomas T. Nelson

Signature of Debtor Thomas T. Nelson

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 29, 2015

Date

Signature of Attorney*

X /s/ Joseph P. Doyle

Signature of Attorney for Debtor(s)

Joseph P. Doyle 6277393

Printed Name of Attorney for Debtor(s)

Law Office of Joseph P. Doyle LLC

Firm Name

105 S. Roselle Road, Suite 203 Schaumburg, IL 60193

Address

Email: joe@fightbills.com

847-985-1100 Fax: 847-985-1126

Telephone Number

September 29, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Nelson, Thomas T.

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
¥ ,	109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to
unable, after reasonable effort, to participate in through the Internet.);	109(h)(4) as physically impaired to the extent of being n a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co	mbat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling his district.
I certify under penalty of perjury that the i	nformation provided above is true and correct.
Signature of Debtor:	/s/ Thomas T. Nelson
	Thomas T. Nelson
Date: September 29, 2	015

В

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson		Case No		
•		Debtor	,		
			Chapter	7	
			*	•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	80,000.00		
B - Personal Property	Yes	4	25,357.30		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		107,026.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		25,578.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			2,445.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,432.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	105,357.30		
			Total Liabilities	132,604.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson		Case No.	
•		Debtor ,		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,445.00
Average Expenses (from Schedule J, Line 22)	2,432.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,693.95

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		18,701.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		25,578.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		44,279.00

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B6A (Official Form 6A) (12/07)

In re	Thomas T. Nelson	Case No.	
-		Debtor ,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Real estate located 11626 B Church Re	oad, Yorkville Fee simple	-	80,000.00	94,862.00
Description and Location of Pr	operty Nature of Debtor Interest in Proper		Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 80,000.00 (Total of this page)

80,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Thomas T. Nelson	Case No	
_		Debton	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		Е	Community	without Deducting any Secured Claim or Exemption
2	Cash on hand	Cash on Hand	-	10.00
	Checking, savings or other financial	Checking account with Harris Bank	-	100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account with Heritage Corridor	-	20.00
	Security deposits with public utilities, telephone companies, landlords, and others.	X		
	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods and furnishings	-	200.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, Pictures, and CD's	-	300.00
6.	Wearing apparel.	Wearing Apparel	-	800.00
7.	Furs and jewelry.	Miscellaneous Costume Jewelry	-	150.00
	Firearms and sports, photographic, and other hobby equipment.	x		
	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Whole Life Insurance policy through Kansas City Life - (Net cash surrender value is \$860.30)	-	860.30
	Annuities. Itemize and name each issuer.	x		

Sub-Total > 2,440.30 (Total of this page)

³ continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Thomas T. Nelson	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N	Description and Location of Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property without Deducting any
		Ë		Community	
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		oad Pension / Retirement plan through loyer - 100% exempt.	-	Unknown
13.	Stock and interests in incorporated	400	Shares of AT&T at \$33.34 a share	-	13,336.00
	and unincorporated businesses. Itemize.	Corr Che	Employed Music Teacher and Band Player - 1 net, 1 Flute, 1 Trombone, 1 Trumpet - 1996 vrolet Tahoe-1/2 Ton-V8 - Utility 4D LS 4WD - c in miles - used in business	-	1,000.00
		52 S	hares of Frontier Stock at \$4.91 a share	-	256.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
					1. 44.500.00
			(Total	Sub-Tot of this page)	al > 14,592.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Thomas T. Nelson	Case No.
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Automobile - 2012 Ford Focus-4 Cyl Sedan 4D SE- Debtor is Current/Reaffirm - Full Coverage Auto Insurance - 34k in miles	-	8,325.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(Total o	Sub-Tota of this page)	al > 8,325.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Thomas T. Nelson	Case No
_		Debtor
		SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

> Sub-Total > 0.00 (Total of this page) 25,357.30 Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Thomas T. Nelson	Case No.

Debtor

SCHEDULE C	- PROPERTY CLAIME	D AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled to (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)		debtor claims a homestead exe (Amount subject to adjustment on 4/1, with respect to cases commenced on	/16, and every three years thereaf
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real estate located 11626 B Church Road, Yorkville IL 60560	735 ILCS 5/12-901	15,000.00	80,000.00
Checking, Savings, or Other Financial Accounts, C Checking account with Harris Bank	tertificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel Wearing Apparel	735 ILCS 5/12-1001(a)	800.00	800.00
Interests in Insurance Policies Whole Life Insurance policy through Kansas City Life - (Net cash surrender value is \$860.30)	735 ILCS 5/12-1001(b)	860.30	860.30
Interests in IRA, ERISA, Keogh, or Other Pension of Railroad Pension / Retirement plan through employer - 100% exempt.	or Profit Sharing Plans 735 ILCS 5/12-704	100%	Unknown
Stock and Interests in Businesses 400 Shares of AT&T at \$33.34 a share	735 ILCS 5/12-1001(b)	2,789.70	13,336.00
Self-Employed Music Teacher and Band Player - 1 Cornet, 1 Flute, 1 Trombone, 1 Trumpet - 1996 Chevrolet Tahoe-1/2 Ton-V8 - Utility 4D LS 4WD - 200k in miles - used in business	735 ILCS 5/12-1001(d)	1,500.00	1,000.00
52 Shares of Frontier Stock at \$4.91 a share	735 ILCS 5/12-1001(b)	250.00	256.00
Automobiles, Trucks, Trailers, and Other Vehicles Automobile - 2012 Ford Focus-4 Cyl Sedan 4D SE- Debtor is Current/Reaffirm - Full Coverage Auto Insurance - 34k in miles	735 ILCS 5/12-1001(c)	2,400.00	8,325.00

Total: 23,700.00 104,677.30

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B6D (Official Form 6D) (12/07)

In re	Thomas T. Nelson	Case No.	Case No.	
		,	,	
		Debtor	Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITODIS NAME	C	Ηι	Husband, Wife, Joint, or Community		U N	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN)	LLQULD	SPUTE	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx9202			Opened 4/01/15 Last Active 7/01/15	Т	A T E D			
Bmo Harris Bank Po Box 94034 Palatine, IL 60094		-	Purchase Money Security Automobile - 2012 Ford Focus-4 Cyl Sedan 4D SE- Debtor is Current/Reaffirm - Full Coverage Auto Insurance - 34k in miles Value \$ 8,325.00				12,164.00	3,839.00
Account No. xxxxxx1237	╅	t	Opened 12/14/07 Last Active 6/01/15				12,10 1100	0,000.00
Marquette National Bank 6316 S Western Ave Chicago, IL 60636		-	Mortgage Real estate located 11626 B Church Road, Yorkville IL 60560					
			Value \$ 80,000.00				94,862.00	14,862.00
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached		•	S (Total of th	ubt nis p			107,026.00	18,701.00
			(Report on Summary of Sci		ota lule		107,026.00	18,701.00

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B6E (Official Form 6E) (4/13)

In re	Thomas T. Nelson	Case No	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\$$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Thomas T. Nelson		Case No.	
-		Debtor	-,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			r				
CREDITOR'S NAME,	C	Ηu	usband, Wife, Joint, or Community	6 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	ONT I NGENT	LIQU	SPUTE	AMOUNT OF CLAIM
Account No. 3050			2015	Image: Section of the property	DATED		
Capital Managment Services 698 1/2 S. Ogden St Buffalo, NY 14206-2317		-	Notice only collecting for Discover Bank		D		0.00
Account No. xxxxxxxxxxxx3183	┞		Opened 9/05/07 Last Active 5/01/15	+			0.00
Chase Card Po Box 15298 Wilmington, DE 19850		-	Credit Card				
							6,525.00
Account No. xxxxxxxxxxx7016 Citi			Opened 12/01/94 Last Active 4/20/15 Credit Card				
Po Box 6241 Sioux Falls, SD 57117		-					
							9,155.00
Account No. xxxxxxxxxxxx9937			Opened 4/01/86 Last Active 4/20/15				
Citi Po Box 6241 Sioux Falls, SD 57117		-	Credit Card				
							704.00
continuation sheets attached			(Total of	Subt			16,384.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas T. Nelson	Case No
_		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	<u> </u> 6	U	[P	
MAILING ADDRESS	Ď	н	DAME CLANAWA CHICHEDED AND	Ν̈́	ĮĽ	5	s	
INCLUDING ZIP CODE,	B	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	li	Q	ľ	ΰl	
AND ACCOUNT NUMBER	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	N G	۱U		F	AMOUNT OF CLAIM
(See instructions above.)	Ř			CONTINGENT	D A	[ō	
Account No. xxxxxxxxxxxx3050			Opened 8/01/04 Last Active 5/01/15	٦٣	TE	F U T E	T	
			Condit Cond	\vdash	l D	+	4	
Discover Fin Svcs Llc			Credit Card					
Po Box 15316		-						
Wilmington, DE 19850								
								2,000.00
Account No. xxxxxxxxxxx6213	⊢	\vdash	Opened 9/20/02 Last Active 4/20/45	+	+	+	+	
Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Į		Opened 8/20/92 Last Active 4/20/15					
11 1/0/2			Credit Card					
UnvI/Citi			Credit Card					
Po Box 6241		-						
Sioux Falls, SD 57117								
								7,194.00
Account No.		H		T	t	t	十	
The Guilt 110.	ł							
Account No.				T	1	T	十	
1.200 0.110 1 101	ł							
Account No.				Т			T	
	1							
				L			\downarrow	
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of			S	Sub	tota	al		0.404.65
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pa	ge)		9,194.00
			,		-		· -	
					Γot		- 1	25,578.00
			(Report on Summary of So	he،	dul	es)) [20,070.00

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B6G (Official Form 6G) (12/07)

In re	Thomas T. Nelson	Case No.
_		Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-33434 Doc 1 Filed 09/30/15 Entered 09/30/15 16:28:58 Desc Main Document Page 19 of 42

B6H (Official Form 6H) (12/07)

In re	Thomas T. Nelson		Case No	
•		Debtor	,	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to idea	ntify your ca	ase.				1			
		omas T. N								
	otor 2 ouse, if filing)					_				
Uni	ted States Bankruptcy C	ourt for the	NORTHERN DISTRIC	CT OF ILLINOIS		_				
(If kr	se number nown) fficial Form B (8I					13 incom	ded filing ment showing e as of the	ng post-petitio	
	chedule I: You						MM / DD	YYYY		12/13
spo atta	plying correct informat use. If you are separate ch a separate sheet to the table. Describe Employme	ed and you this form. (ployment	r spouse is not filing w	ith you, do not inc	clude infor	mati	on about your s d case number	pouse. If n if known).	nore space is Answer ever	needed,
	information.			Debtor 1					filing spouse	
If you have more than one job, attach a separate page with information about additional		Employment status	■ Employed □ Not employed	d		□ Em	ployed employed			
	employers.		Occupation	Musician						
	Include part-time, seas self-employed work.	onal, or	Employer's name	Westside Mus	sic					
	Occupation may includ or homemaker, if it app		Employer's address	1009 Jefferso Joliet, IL 6043						
			How long employed t	here? 20 ye	ars					
Par	rt 2: Give Details	About Mon	thly Income							
spou If yo	mate monthly income a use unless you are separ ou or your non-filing spou- e space, attach a separa	ated. se have mo	ore than one employer, co	, ,	·	•		·	·	J
							For Debtor 1		ebtor 2 or ling spouse	
2.			ry, and commissions (becalculate what the month		2.	\$	0.00	\$	N/A	-
3.	Estimate and list mor	nthly overti	me pay.		3.	+\$	0.00	_ +\$	N/A	
4.	Calculate gross Incor	ne. Add lir	e 2 + line 3.		4.	\$	0.00	\$	N/A	

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Debt	or 1	Thomas T. Nelson		С	ase number (if kn	own)				
					For Debtor 1			Debtor 2		
	Сор	y line 4 here	4.	-	\$	0.00	\$		N/A	-
5.	List	all payroll deductions:								
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	. :	\$	0.00	\$ \$		N/A N/A	-
	5c. 5d. 5e.	Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance	5c. 5d. 5e.	. :	\$	0.00	\$ \$		N/A N/A N/A	- -
	5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify:	5f. 5g. 5h.	. :	\$	0.00	\$_ + \$_		N/A N/A N/A	- - -
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	9		0.00	\$		N/A	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	\$ 0	0.00	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total most blue not income.	90		¢ 444		Ф.		NI/A	
	8b.	monthly net income. Interest and dividends	8a. 8b.		\$	0.00	\$_ \$		N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.				0.00	\$		N/A	-
	8d.	Unemployment compensation	8d.		·	0.00	\$_		N/A	
	8e.	Social Security	8e.	. :	\$ 0	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	;	\$ 0	0.00	\$		N/A	
	8g.	Pension or retirement income	_ 8g.		\$ 2,589		\$		N/A	-
	8h.	Other monthly income. Specify:	_ 8h.	+ :	\$ 0	0.00	+ \$		N/A	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,445	5.00	\$_		N/A	<u> </u>
10.		•	10.	\$_	2,445.00	+ \$_		N/A	= \$ _	2,445.00
11.	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaies						12.	\$	2,445.00 ned
13.	Do	you expect an increase or decrease within the year after you file this form	?							y income
		No.								
		Yes. Explain: Debtor no longer receives social security income	∍.							

Music Teaching Income

February	March	April	May	June	July
\$438.00	\$157.00	\$240.00	\$382.00	\$346.00	\$160.00

Average Monthly Income \$287.17

Expen	ises	
Car and Truck Expense		\$291.75
Phone		\$40.00
Union Dues for Band		\$15.00
Supplies		\$14.58
	Total	\$361.33

Average Monthly Income	\$287.17
Average Monthly Expenses	\$361.33
Average Net Monthly Income	-\$74.16

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F=+4-		,,						
Fill ir	n this informa	ation to identify y	our case:					
Debto	or 1	Thomas T. N	lelson				ck if this is:	
Date	0					_	An amended filing	of a manager and the contraction
Debto (Spot	or ∠ use, if filing)							wing post-petition chapter the following date:
``		ruptcy Court for the	NODTL	HERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
		upicy Court for the	NORTE	IERN DISTRICT OF ILLIN	013			
Case (If kno	number own)						A separate filing fo 2 maintains a sepa	or Debtor 2 because Debtor Parate household
Off	ficial Fo	rm B 6J						
Sc	hedule	J: Your	 Exper	ses				12/13
Be a infor	ns complete rmation. If m ober (if know	and accurate as	possible eded, atta	. If two married people a ach another sheet to this				
Part 1.	1: Describe this a join	ribe Your House nt case?	hold					
	■ No. Go to		in a separ	ate household?				
	□N	lo	·	parate Schedule J.				
2.	Do you hay	e dependents?	■ No					
۷.	•	•	_	Fill and their information for	Dd4'l-4'		Danier danis	Dana danamdant
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents'	names.						☐ Yes
								□ No
								☐ Yes
								☐ No
								☐ Yes
								□ No
2	De veur eve	aanaaa inaliida						☐ Yes
3.		penses include of people other t	han	No				
		d your depende		Yes				
Part	2: Estim	ate Your Ongoi	na Month	ly Fynansas				
Estir	mate your ex	xpenses as of y a date after the	our bankr	uptcy filing date unless y	ou are using this foolemental <i>Schedule</i>	orm as a su e <i>J</i> , check t	upplement in a Ch he box at the top	apter 13 case to report of the form and fill in the
the v	value of suc	h assistance an		government assistance in subject to go and g			Your exp	enses
(Om	icial Form 6I	.)					Tour exp	
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$	·	750.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$;	0.00
		erty, homeowner'	s, or rente	's insurance		4b. \$		0.00
				upkeep expenses		4c. \$		0.00
_		eowner's associa				4d. \$		0.00
5.	Additional r	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5. \$	5	0.00

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Debtor 1 Thomas T. Nelson	Case num	ber (if known)	
. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	299.00
6b. Water, sewer, garbage collection	6b.	·	10.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	83.00
6d. Other. Specify:	6d.	·	0.00
Food and housekeeping supplies	7.	·	300.00
Childcare and children's education costs	8.	\$	0.00
Clothing, laundry, and dry cleaning	9.	\$	125.00
). Personal care products and services	10.	·	50.00
. Medical and dental expenses	11.	·	100.00
2. Transportation. Include gas, maintenance, bus or train fare.		Ψ	100.00
Do not include car payments.	12.	\$	220.00
B. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
Charitable contributions and religious donations	14.	\$	50.00
i. Insurance.		·	
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	157.00
15d. Other insurance. Specify:	15d.	\$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.	\$	0.00
. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	188.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report	as	•	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		
Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	_	
Other real property expenses not included in lines 4 or 5 of this form or on So			0.00
20a. Mortgages on other property	20a.	·	0.00
20b. Real estate taxes	20b.		0.00
20c. Property, homeowner's, or renter's insurance	20c.		0.00
20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. Homeowner's association or condominium dues	20e.	· -	0.00
Other: Specify:	21.	_+\$	0.00
2. Your monthly expenses. Add lines 4 through 21.	22.	\$	2,432.00
The result is your monthly expenses.			2,402.00
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,445.00
23b. Copy your monthly expenses from line 22 above.	23b.		2,432.00
		<u> </u>	2,702.00
23c. Subtract your monthly expenses from your monthly income.			
The result is your <i>monthly net income</i> .	23c.	\$	13.00
······································			
4. Do you expect an increase or decrease in your expenses within the year after			
For example, do you expect to finish paying for your car loan within the year or do you expect you	ır mortgage pa	lyment to increase	or decrease because of
modification to the terms of your mortgage?			
■ No.			
☐ Yes.			
Explain:			

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C DECLARATION UNDER F				
	I declare under penalty of perjury the of19 sheets, and that they are true and c				
Date	September 29, 2015	Signature	/s/ Thomas T. Nelson Thomas T. Nelson Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$-444.00 2015 YTD: Debtor Self-Employment Income \$-487.00 2014: Debtor Self-Employment Income \$1,875.00 2013: Debtor Self-Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8,420.00 2015 YTD: Debtor Retirement Income

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AMOUNT SOURCE

\$12,629.00 2014: Debtor Retirement Income \$12,557.00 2013: Debtor Retirement Income \$12,848.00 2015 YTD: Debtor SSI Benefits \$19,272.00 2014: Debtor SSI Benefits \$18,984.00 2013: Debtor SSI Benefits

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Offices of Joseph P. Doyle 105 S. Roselle Rd. Suite 203 Schaumburg, IL 60193

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2015

OR DESCRIPTION AND VALUE OF PROPERTY \$1050.00

AMOUNT OF MONEY

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Marquette Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking Account closed with a \$00.00 balance in June 2015.

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

ADDRESS

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

NT 1 T ...

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

RECORDS

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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Q

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 29, 2015 Signature /s/ Thomas T. Nelson
Thomas T. Nelson
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern Dis	trict of Hilnois			
In re	Thomas T. Nelson			Case No.		
		Γ	Debtor(s)	Chapter	7	
PART	CHAPTER 7 INC A - Debts secured by property of property of the estate. Attach ad	the estate. (Part A m				ecured by
Proper	ty No. 1	iditional pages if hec	essary.)			
Credit	or's Name: larris Bank		Describe Property So Automobile - 2012 Fo is Current/Reaffirm - miles	ord Focus-4	Cyl Sedan 4D SE	
Proper	ty will be (check one):					
	Surrendered	■ Retained				
■	ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain		id lien using 11 U.S.C.	§ 522(f)).		
	ty is (check one):					
	Claimed as Exempt		☐ Not claimed as exe	mpt		
Proper	ty No. 2					
	or's Name: ette National Bank		Describe Property So Real estate located 1	ecuring Debt 11626 B Chui	: ch Road, Yorkville	IL 60560
-	ty will be (check one): Surrendered	☐ Retained				
	ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain		id lien using 11 U.S.C.	§ 522(f)).		
Proper	ty is (check one):					
	Claimed as Exempt		☐ Not claimed as exe	mpt		
	B - Personal property subject to unexadditional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be complete	ed for each unexpire	d lease.
Proper	ty No. 1					
Lessor	's Name: -	Describe Leased Pro	perty:	Lease will be U.S.C. § 365	e Assumed pursuant $f(p)(2)$:	to 11

□ YES

 \square NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date September 29, 2015
Signature /s/ Thomas T. Nelson
Thomas T. Nelson
Debtor

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United States Bankruptcy Court Northern District of Illinois

In	re Tho	mas T. Nel	son					Case No.		
						Debtor(s)		Chapter	7	
		DISC	CLC	SURE OF C	OMPENSATI	ON OF AT	TORNEY	FOR DI	EBTOR(S)	
1.	compens	ation paid to	me w	rithin one year before	cy Rule 2016(b), I co ore the filing of the p emplation of or in co	etition in bankr	ruptcy, or agre	ed to be paid	to me, for servi	
	For	legal service	s, I ha	ave agreed to accep	ot			\$	1,050.00	_
					e received			\$	1,050.00	_
								\$	0.00	_
2.	The sour	ce of the con	npensa	ation paid to me w	as:					
		Debtor		Other (specify):						
3.	The sour	ce of comper	satio	n to be paid to me	is:					
		Debtor		Other (specify):						
4.	■ I hav	e not agreed	to sha	are the above-discl	osed compensation v	with any other p	person unless	they are mem	bers and associa	ates of my law firm.
					d compensation with t of the names of the					f my law firm. A
5.	In return	for the abov	e-disc	closed fee, I have a	greed to render legal	l service for all	aspects of the	bankruptcy o	case, including:	
	b. Prepa c. Repre d. [Othe	eration and filesentation of er provisions Negotiation reaffirmation	ling o the de as nee ns w on aç	f any petition, sche bettor at the meeting eded] ith secured cred greements and a	, and rendering advicedules, statement of a g of creditors and co dittors to reduce to applications as no ns on household	affairs and plan onfirmation hear o market valu eeded; prepa	which may be ring, and any a ie; exemption	e required; adjourned hea	arings thereof;	and filing of
6.		Represent	ation		sclosed fee does not in any dischargea g.				es, relief fron	n stay actions or
					CERT	IFICATION				
this		that the foreg		is a complete stater	ment of any agreeme	ent or arrangeme	ent for paymer	nt to me for re	epresentation of	the debtor(s) in
Dat	ted: Sep	otember 29	, 201	5		/s/ Joseph F				
						Joseph P. D				
						Law Office of 105 S. Rose			•	
						Schaumbur	g, IL 60193			
						847-985-110		-985-1126		
						joe@fightbi	iis.com			

Case 15-33434 Doc 1 Filed 09/30/15 Entered 09/30/15 16:28:58 Desc Main (Effective Nov. 1, 2011) SECURED DEBTS NON-DISCHARGEABLE UNSECURED DEBTS Mortgage Arrears Tax Mortgage Balance Student Loans Car Balance Gov't. Fines Car #2 Balance Child Support **←?→** Loans . TOTAL TOTAL TOTAL SECURED'S UNSECURED'S NON-DISCH. Chapter 7 - eliminates dischargeable unsecured debts. Certain debts may not be dischargeable. as your retainer on our total attorney's fee of \$ OO OO in four (4) installments of 2) Today you paid us \$_____ as your retainer on our total attorney's fee of \$_____. You agree to pay more prior to your case being filed. Client agrees that \$306.00 filing fee is a separate cost and is not included in the agreed legal fee. Client agrees that the \$40.00 fee for the credit report (per person) is a separate cost and is not included in the agreed legal fee. Client agrees that N TIMELY PAYMENT - Client will pay in full prior to the last payment date; 2) REFUNDS - If client decides to discontinue legal services at any time, client is only entitled to a refund or unearned fees. Firm will take about 30 days to do an accounting and issue a refund check. Firm's hourly rate is \$250 per hour for purposes of determining what refund client is entitled to in the event that client discharges Firm as client's attorney. In order to discharge Firm, client must submit a written request, 3) COLLECTIONS - Client agrees that if Firm is unable to collect its fees through the terms stated in this contract, Firm will be forced to refer your account to collections. Client is liable for all attorney's fees and costs incurred to collect the debt, including court costs, which will amount to no less than \$400.00. 4) LAW CHANGES - Firm's advice to client is subject to changes in applicable State and Federal laws. Client agrees to hold Firm harmless for damages related to changes in the law that affect client's ability to qualify for bankruptcy relief or to discharge debts within a bankruptcy case. The law may change any day and Firm is not responsible for any delay. Pay in full immediately so Firm can get client's case filed or risk that changes in laws or court decisions will change the advice we give client. 5) RESCISSIONS - Once client reaffirms a debt, client may only rescind the reaffirmation agreement by sending a written request, certified mail, return receipt requested, to Firm no less than two weeks prior to the bar date for rescissions. 6) STATE LAW PROCEEDINGS - Client has been advised by Firm that Firm will not represent client in ANY state law matter, including, but not limited to, divorce proceedings, civil lawsuits, or contempt proceedings. Client is hereby advised to appear at any and all state court proceedings, unless specifically advised otherwise in writing. 7) ADDITIONAL FEES - Client will be charged, and agrees to pay, additional fees for a) Failing to list debts by the time of filing that later have to be added to client's bankruptcy documents. The court charges \$30 to amend a petition. b) Missing court date. Client must attend a meeting of creditors approximately four weeks after client's case is filed. Firm still has to appear even if client does not, so Firm charges \$150 additional fee for any missed court date. Client agrees to call Firm three weeks after client's case has been filed to obtain the section 341 meeting date if client has not received notice of the meeting. c) Adversary objections to discharge based on fraudulent use on credit cards or other discharge issues. Firm's fee for negotiating a settlement is approximately \$300 to be paid in advance of settlement. Firm's fee for litigating a discharge issue is \$200 per hour, ten hours to be paid in advance. d) Delays - If client delays in paying the fees, returning the petition or in providing information to Firm, including appraisals, titles, bank account information. Firm reserves the right to charge additional fees which will amount to no less than \$100. e) Lien avoidance - Client agrees that the above quote fee does not include services provided to avoid judgment liens (\$250) ____, non-purchase money security interests (\$200)

No part of this contract is meant to conflict with any part of the Court-Approved Retention Agreement, revised as of March 15, 2011, by the United States Bankruptcy Court for the Northern District of Illinois, and in any real or perceived conflict, the Provision of the Court-Approved Retention Agreement prevails.

_DATE <u>08/31/</u> RECORD #______X

agrees that if client does not pay the fee. Firm will not bring the motion and the lien will survive the bankruptcy. f) Bounced checks - Client agrees to pay a \$25 bounced check fee for any checks not honored by client's bank. 8) FULL DISCLOSURE - Client agrees to fully disclose all financial information to Firm. Client agrees to disclose all of assets and debts and understands that it is a

to be paid prior to Firm drafting the motion. Client understands and

or redemptions on vehicles (\$650)

Federal crime to emit a creditor or other information from a bankruptcy petition.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	1	torthern District or Immors		
In re	Thomas T. Nelson		Case No.	
		Debtor(s)	Chapter 7	7
		OF NOTICE TO CONSUME (b) OF THE BANKRUPTCY	•	S)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor e received and read the attached notic	e, as required by	§ 342(b) of the Bankruptcy
	as T. Nelson	${ m X}$ /s/ Thomas T. Ne	lson	September 29, 2015
Printe	d Name(s) of Debtor(s)	Signature of Debto	or	Date
Case N	No. (if known)	X		
		Signature of Joint	Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

In re	Thomas T. Nelson		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	8
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credito	rs is true and correct to	the best of my
Date:	September 29, 2015	/s/ Thomas T. Nelson Thomas T. Nelson		

Bmo Harris Bank Po Box 94034 Palatine, IL 60094

Capital Managment Services 698 1/2 S. Ogden St Buffalo, NY 14206-2317

Chase Card Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Citi Po Box 6241 Sioux Falls, SD 57117

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Marquette National Bank 6316 S Western Ave Chicago, IL 60636

Unvl/Citi Po Box 6241 Sioux Falls, SD 57117